

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAVID J. FINK
BEVERLY R. FINK
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Respondents.

Case No.:15-20198

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 23, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/21/2015 and confirmed on 3/23/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		85,842.48
Less Refunds to Debtor	12,568.72	
TOTAL AMOUNT OF PLAN FUND		73,273.76

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	9,230.64	
Trustee Fee	3,546.18	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		12,776.82

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 4891	0.00	31,907.00	0.00	31,907.00
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: H204	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 5202	11,008.80	11,008.80	1,312.54	12,321.34
					44,228.34

Priority					
	MATTHEW M HERRON ESQ Acct:	0.00	0.00	0.00	0.00
	DAVID J. FINK Acct:	0.00	0.00	0.00	0.00
	DAVID J. FINK Acct:	12,568.72	12,568.72	0.00	0.00
	THE DEBT DOCTORS LLC Acct:	2,495.00	2,495.00	0.00	0.00
	MATTHEW M HERRON ESQ Acct:	0.00	0.00	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX8-15	2,525.25	2,525.25	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX4-16	1,224.49	1,224.49	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX4-18	2,985.90	2,985.90	0.00	0.00
	*** NONE ***				

Unsecured					
	BANK OF AMERICA** Acct: XXX9965	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 9014	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 1478	0.00	0.00	0.00	0.00
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00

15-20198

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7561				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 5909				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: XXX7946				
	CAPITAL ONE NA**	0.00	0.00	0.00	0.00
	Acct: 9623				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 4691				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: XXX3824				
	NATIONAL COLLEGIATE STUDENT LOAN	13,926.16	13,926.16	0.00	13,926.16
	Acct: 9083				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: XXX7013				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: XXX0224				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXX9382				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXX3817				
	PRA/PORTFOLIO RECOVERY ASSOC	298.83	298.83	0.00	298.83
	Acct: 6338				
	UNION PLUS CREDIT CARD++	0.00	0.00	0.00	0.00
	Acct: XXX9921				
	JPMORGAN CHASE BANK NA	2,043.61	2,043.61	0.00	2,043.61
	Acct: 5202				
	AES/PHEAA**	0.00	0.00	0.00	0.00
	Acct: XXX8PA0				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					16,268.60
TOTAL PAID TO CREDITORS					60,496.94

TOTAL

CLAIMED 0.00

PRIORITY 11,008.80

SECURED 16,268.60

Date: 03/23/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID J. FINK
BEVERLY R. FINK
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-20198

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
David J. Fink
Beverly R. Fink
DebtorsCase No. 15-20198-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: pdf900Page 1 of 2
Total Noticed: 31

Date Rcvd: Mar 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2020.

db/jdb
aty +David J. Fink, Beverly R. Fink, 315 Lincoln Drive, Pittsburgh, PA 15241-1808
+The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101,
Pittsburgh, PA 15222-3843
aty +The Debt Doctors, LLC, 310 Grant Street, Suite 1701, Pittsburgh, PA 15219-2239
cr +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
13983676 +AES, PO Box 61047, Harrisburg, PA 17106-1047
13995832 +Apothaker & Associates, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
13995833 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)
14061060 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
13995849 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Sears, PO Box 6922, The Lakes, NV 88901)
13983677 +Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003
14023803 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101
13983679 +DSNB/Macy's, P.O. Box 17759, Clearwater, FL 33762-0759
14002244 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13995839 +Frederic I. Weinberg, Esquire, Joel M. Flink, Esquire, 375 East Elm Street, Suite 210,
Conshohocken, PA 19428-1973
13983680 +HSBC, P.O. Box 17051, Baltimore, MD 21297-1051
13995843 +Macys/DSNB, PO Box 17759, Clearwater, FL 33762-0759
13983682 +National Collegiate Student Loan Trust, 1200 N 7th Street, Harrisburg, PA 17102-1419
14044222 +National Collegiate Student Loan Trust-2004-2, Po Box 4275, Norcross, GA 30091-4275
13995846 +PNC, P.O. Box 15026, Wilmington, DE 19850-5026
13999045 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
13983683 PNC Bank MT2, 2730 Liberty Avenue, Pittsburgh, PA 15265-0001
13995850 +THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
13995851 +Union Plus Credit Card, P.O. Box 17051, Baltimore, MD 21297-1051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13995836 E-mail/Text: mrdiscen@discover.com Mar 27 2020 03:49:25 Discover Financial Services LLC,
P.O. Box 15316, Wilmington, DE 19850-5316
13990172 E-mail/Text: mrdiscen@discover.com Mar 27 2020 03:49:25 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13983678 E-mail/Text: mrdiscen@discover.com Mar 27 2020 03:49:25 Discover Fin Svcs LLC,
P.O. Box 15316, Wilmington, DE 19850-5316
13997925 E-mail/Text: bk.notifications@jpmchase.com Mar 27 2020 03:50:05 JPMorgan Chase Bank, N.A,
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
13995842 E-mail/Text: bncnotices@becket-lee.com Mar 27 2020 03:49:36 Kohls/Capital One,
PO Box 3115, Milwaukee, WI 53201-3115
13983681 +E-mail/Text: bankruptcydpt@mcsmcg.com Mar 27 2020 03:50:44 Midland Funding LLC,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
13983684 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 27 2020 03:56:48
Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502
14062847 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 27 2020 03:57:49
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr JPMORGAN CHASE BANK, N.A.
cr Transworld Systems, Inc.
13995831* +AES, PO Box 61047, Harrisburg, PA 17106-1047
13995838* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: FIA Card Services, P.O. Box 15726, Wilmington, DE 19886)
13995834* +Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003
13995837* +DSNB/Macy's, P.O. Box 17759, Clearwater, FL 33762-0759
13995835* Discover Bank, Discover Products, Inc., PO Box 3025, New Albany, OH 43054-3025
13995840* +HSBC, P.O. Box 17051, Baltimore, MD 21297-1051
13995844* +Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
13995845* +National Collegiate Student Loan Trust, 1200 N 7th Street, Harrisburg, PA 17102-1419
13995847* PNC Bank MT2, 2730 Liberty Avenue, Pittsburgh, PA 15265-0001
13995848* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502)
13995841 ##+Jennifer Fink, 4701 N O'Connor Drive, #1008, Irving, TX 75062-2743

TOTALS: 3, * 10, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: gamr
Form ID: pdf900

Page 2 of 2
Total Noticed: 31

Date Rcvd: Mar 26, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2020 at the address(es) listed below:

Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Karina Velter on behalf of Creditor JPMORGAN CHASE BANK, N.A. amps@manleydeas.com
Matthew M. Herron on behalf of Attorney The Debt Doctors at Quatrini Rafferty
mmh@thedebedtctors.com, hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron on behalf of Attorney The Debt Doctors, LLC mmh@thedebedtctors.com,
hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron on behalf of Joint Debtor Beverly R. Fink mmh@thedebedtctors.com,
hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron on behalf of Debtor David J. Fink mmh@thedebedtctors.com,
hgs@thedebedtctors.com;alb@thedebedtctors.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8